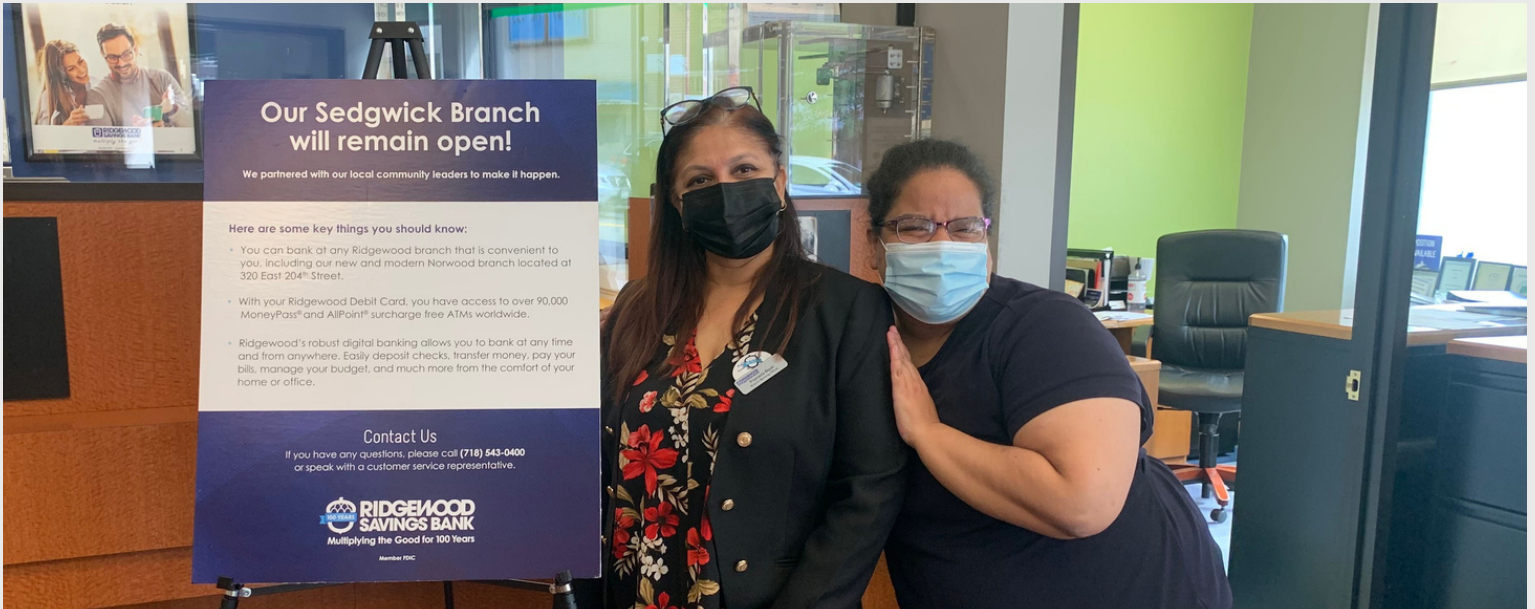




# Biennial Report 2020-2022



# University Neighborhood Housing Program

Preserving, Creating and Improving Affordable Housing and Supporting our Bronx Community during the Pandemic



# A Letter from Jim



It feels like more than two years since the start of this decade. In January, 2020 we had planned to continue and build upon our mission to preserve and create affordable housing, use research to improve living conditions for people in multifamily housing and to offer support services to assist people living in the neighborhood through our Northwest Bronx Resource Center. Then in March 2020, the Bronx was hit hard and early by the Covid-19 pandemic. UNHP was in the middle of our busy face to face [tax preparation program](#) and had already assisted over 900 low-income Bronx residents file their taxes for free. As UNHP shut down all its in-person operations we were able to continue to assist Bronx residents in those early hard days of the pandemic; using a WIFI phone system we continued to answer our phones, provide connections for emergency food assistance, and newly emerging resources in response to the pandemic. The Bronx as a community and all of us are still feeling the ongoing personal, economic, and health consequences; the loss of family members or friends, the loss of income, and difficulty accessing health care all contribute to feelings of fear, anger, and frustration.

UNHP has worked to use these feelings to fuel positive action. I am inspired regularly by the many examples of staff, board members, and neighbors who have responded to adversity with increased dedication to improving their community. More than two years into that transition, we are proud of our own increased dedication; UNHP successfully provided remote affordable housing and financial services to Bronx residents, built on years of data collection and research to offer relevant information on the multifamily housing market during the pandemic, and brought our on-the-ground experience with community-controlled properties and tenants to bear on policy discussions about the preservation of community-created affordable housing amid COVID-19. Working in collaboration with a wide range of partners, UNHP played an important role in assisting tenants to qualify for emergency rental assistance, proposing solutions to preserve affordable housing, like the ones found in the recently released "[Gambling with Homes or Investing in Communities](#)", overseeing plans to renovate apartments and [weatherize buildings affordably](#), hosting events like our "[This is What We Do](#)" series to brainstorm about solutions for housing problems, and organizing to bring critical banking services to unbanked areas through a credit union expanding to the Bronx.

This crisis has not caused UNHP to change our mission; it has reinforced the need for our work and it has intensified our commitment to accomplish that mission. UNHP continues to adapt to the changes wrought by the pandemic with the needs of our Bronx community in the forefront by keeping the buildings we oversee in good condition and safe for tenants, increasing outreach to residents to bridge the technological and information gaps to connect them with relief programs and paying close attention to the financial and physical state of buildings in an attempt to address emerging issues in the NYC housing market that could negatively affect our community. This report highlights UNHP's work during the past two Covid years to strive towards our mission and stand with our community.

Thank you for your interest and support of our work,



# What We Do: UNHP & Mission



[5/27/21: Water and Sewer Seminar](#)

[6/21/21: Posted Two "Housing Connect" Blogs](#)

[7/14/21: Affordable Housing Building Operators Meeting](#)

[7/28/21 Multifamily Lenders and BIP Meeting](#)

[8/10/21 & 8/12/21: Spanish and English COVID Relief Programs for Community Members](#)

[8/30/21 & 8/31/21: Two Day Bronx Nonprofit and Financial Empowerment Exchange](#)

[9/23/21: What We Do: UNHP & Mission Finale Sponsor Recognition & Webinar](#)

The mission of University Neighborhood Housing Program (UNHP) is to create, preserve, and improve affordable housing and bring needed resources to the Northwest Bronx. UNHP achieves its mission in three primary ways: as a community-based [affordable housing developer](#), a [Bronx-focused researcher](#), and through the [Northwest Bronx Resource Center](#) as a direct-service provider. The majority of our work benefits the Bronx and the northwest Bronx, a series of neighborhoods that are home to primarily Black, Hispanic, and immigrant low-income families and individuals. Our research work and the NYC multifamily building database we created, known as the [Building Indicator Project](#) (BIP) has a citywide impact. UNHP is unique in its approach to its mission as each component of our work influences the other. Our work to build financial stability and housing security with Bronx residents informs our research as does our role as an affordable housing developer. Our involvement with Bronx tenants and residents as well as our research efforts guide our work to bring resources and advocate for our community.

In the midst of the pandemic, UNHP focused on the core of what we do to achieve our mission. Our 2021 What We Do series of events and fundraiser, exemplifies our pragmatic style and helped us make strides towards our mission. The seven events (linked at left) in the [What We Do](#) series attracted over 279 individuals from various organizations involved in housing issues including financial institutions, nonprofit partners, community groups, Bronx residents, national foundations, and stakeholders. Hosted by UNHP's Director of Real Estate, Brendan Mitchell, Director of Research and Data, Jacob Udell, and Director of Programs, Jumelia Abrahamson the events covered the breadth of our work and highlighted our level of expertise in each of the ways we work from addressing emerging issues that impact housing affordability to an understanding of new programs for Covid relief. The success of the What We Do series was celebrated in the [Finale Event](#), and can be attributed to the established community, financial and non-profit partnerships that UNHP continues to foster, as well as a dedication to elevating and addressing issues that impact Bronx residents.

# Preserving Community Based Affordable Housing

UNHP oversees affordable multifamily buildings in our community and works to ensure the properties provide decent affordable homes for our residents. When Covid hit, in unit upgrades were halted, sanitizing and cleaning increased and face masks, hand sanitizers and information about Covid resources were distributed. In 2021 and 2022, renovations and upgrades have restarted, as well as ongoing maintenance and renovations, and energy-saving upgrades and improvements. Our struggles to maintain our portfolio during Covid is highlighted in two blog posts, [The Struggle to Preserve Affordable Housing through COVID-19](#) and [a Year into the Pandemic: Affordable Housing Faces Challenges, Old and New](#).



## Refinancing, Renovations and Long-Term Affordability

Maintaining affordable and decent housing is not a one-and-done job—even properties developed as affordable and owned by nonprofits require ongoing upgrades, renovations, and input of low-cost capital to provide adequate housing. UNHP closed in December 2020 with NYC Housing Preservation and Development and Housing Development Corporation on a \$12M tax credit repositioning of a 10 building project with 273 residential units and 10 commercial units, known as Reclaim HDFC. These properties were originally purchased as vacant buildings from the city in the late 1980s and renovated with the Low Income Housing Tax Credit. One of the Reclaim buildings, 2042 Grand Avenue, pictured, was upgraded with public area upgrades and a new boiler. The income eligibility of the entire package was adjusted to provide deeper affordability options and the repositioning will fund 8 exterior renovations and 2 public area upgrades. The portfolio is managed by Dougert Management and the repositioning will ensure that these buildings remain as permanently affordable housing for the Bronx over the next 60 years.

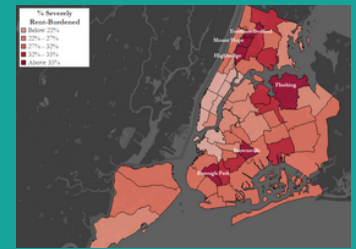
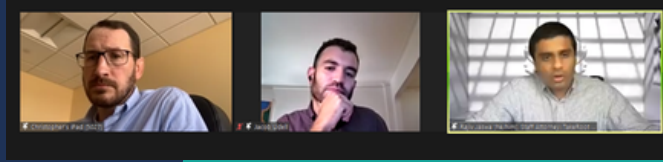
## Covid Rent Relief

One of the economic impacts of the pandemic was widespread unemployment and loss in income resulting in nonpayment of rent. The Bronx had a 25% unemployment rate in 2020. UNHP saw a significant drop in rent payments in the Spring of 2020, losing about 1/3 of our rent roll. Most tenants resumed regular rent payments as the stimulus and unemployment payments came in and employment resumed but were unable to pay the owed portion. The creation of the 2021 [NYS Emergency Rent Relief Program](#) provided the opportunity for tenants to pay back rent and owners to recoup losses. Working with UNHP Director of Real Estate and UNHP private managers, Dougert Management and Sycamore Birch, UNHP's Northwest Bronx Resource Center assisted tenants in UNHP buildings successfully apply for the program. The complex ERAP application had two parts: one for the tenant and the other for the owner and required the tenants to upload documents. Dougert and the NWBRC provided extensive outreach to tenants and the NWBRC did two days of tabling outside of our properties. After a long delay, UNHP received over \$800,000 in rent relief from NYS. This rent relief will make a significant difference in the ongoing maintenance of our properties. The relief also brings tenants back into good standing and provides additional protections.





# Bronx Focused Research



## Multifamily Research and Action Center

UNHP organizes around and researches the emerging issues that impact the affordability of our neighborhoods. We do this through two main avenues: the decade-old Building Indicator Project (BIP) and the Multifamily Research and Action Center. COVID has been with us for more than two years, and so has the search for signs of distress in multifamily rental housing in New York City. Thanks to our long-standing work on tracking the multifamily market, our foundational BIP database as well as our knowledge as rental housing owners and work with tenants, UNHP is uniquely positioned to provide relevant and valuable information to assist in the urgent affordable housing preservation effort. UNHP posted two blogs tracking the early changes in the NYC multifamily real estate market during the pandemic: [Trends in Bronx Housing Finance through COVID-19](#) and [A Year into the Pandemic: Trends in NYC Housing Finance](#).

## Working with Multifamily Lenders

Every year since 2011, UNHP has brought together the leading lenders in the NYC Multifamily Real Estate to review trends in the multifamily market and the indicators of physical and/or financial distress in NYC and in their portfolios. The meetings have grown in size and scope over the years as multifamily rental housing has become less affordable for low to moderate-income households and sales values have risen significantly. During Covid, these meetings switched to a Zoom platform, which allowed for increased participation among the lending institutions. The focus of the meetings during Covid was a look at the emerging market trends as they were mapped onto the already existing inequities in low-income, Black and immigrant communities like the ones we serve in the Bronx. UNHP shared renewed concerns about increasing distress in multifamily properties with high debt that will face further stressors from loss of rent and an adjustment in sales values. Our 2021 meeting focused on multifamily finance, specifically the role that banks play in ensuring decent, habitable affordable housing for Bronx residents. UNHP's Director of Research and Data, Jacob Udell presented information about the state of the multifamily housing market in NYC and led a discussion about the role of multifamily lenders in housing with Chris Beck, Director of CRE Lending Administration from NYCB, and Rajiv Jaswa, Staff Attorney from TakeRoot Justice. Over 70 individuals attended, representing some 36 financial institutions. Details and presentations from those meetings are shared here for [2020](#), and [2021](#).

## Research for Change

Using our historic database, BIP, important research was shared in a collaborative LISC and UNHP report entitled [Gambling with Homes or Investing in Communities](#) advancing the understanding about the level of eviction risk for low-income immigrant, Black and brown NYC residents, poor housing conditions and the financing models of lending and extraction that need to be addressed. The research uncovered empirical support for what we and other community-based organizations have understood to be true for a long time—speculation has run rampant in neighborhoods like the Northwest Bronx with high concentrations of low-income and/or black and brown households, and that buildings where speculation has taken place are more likely to have bad outcomes for tenants such as poor building conditions and eviction. The report also highlighted many community developed housing initiatives that have produced long term decent affordable housing and affordable housing investments that helped remove properties from predatory cycles of speculation.

Created in 2012 to provide direct services and bring resources to our Bronx community, Covid had the most radical impact on the work of the Northwest Bronx Resource Center. The move from face to face services to virtual, remote and phone services presented many challenges including helping neighborhood residents navigate the many gaps in technology they face as the devastating economic, health and personal consequences increased the need for assistance. UNHP shared two blog posts about the unfolding consequences in a borough that already bore the brunt of racial, economic and health inequities, [Bronx Reality before Covid is Manifesting Devastating and Deadly Consequences](#) and [A Year into the Pandemic: Taking Stock in the Bronx](#).



## Virtual Financial and Housing Assistance Highlights

- Using a Wifi phone system, Google voice, text and email, the NWBRC was never out of reach. Bilingual staff and interns provided ongoing information about Covid relief programs, emergency food distribution help for seniors.
- Created a limited free virtual tax program with special pick up service for senior citizens in local developments, permitted drop off of forms for those unable to upload documents, utilized experienced and new virtual volunteers as well as staff to oversee every step of the program. In 2020, the [UNHP tax program](#) assisted 920 tax filers in partnership with Ariva and Fordham Bedford Community Services before it was cut short by Covid.
- Created original bilingual YouTube programming called [Hard Times Smart Money](#), specialized webinars and remote programming with individual assistance to help program users connects electronically.
- Initiated a new interactive virtual monthly session called ASK UNHP in late September 2021. ASK UNHP, a bilingual session where callers can ask their housing and financial questions, has attracted between 10 and 30 attendees with more people expressing interest and viewing the recorded sessions. Special sessions were held in collaboration with partners around student loans and taxes.
- Successfully transitioned our popular in-person Bronxtoberfest to [Fall Fest](#); a series of virtual housing and financial events. Running from September through December using newly recruited student volunteers from Manhattan College and Fordham University, UNHP offered a number of special services and events including a bilingual webinar with the Department of Finance around the NYC Rent Freeze for senior citizens and people with disabilities, a homeowner help drive with free legal assistance for Bronx homeowners facing foreclosure or included in the tax lien sale, two tabling events for emergency rental assistance program drive for UNHP tenants, a community resource fair in the Belmont community and assistance to those who were eligible for the Excluded Workers Fund.
- In addition to working directly with Bronx residents to build financial stability through 1:1 financial coaching and engaging with affordable low-cost financial services, Jumelia Abrahamson, Director of the NWBRC, also works to advocate for increased banking services in our Bronx community through branches, credit unions, low cost products and ATM's. UNHP was happy to celebrate the new branch opened by Ridgewood Savings on 204th Street and the victory to keep their smaller branch on Sedgwick Avenue open. [UNHP supported Ridgewood Savings Bank's efforts](#) to establish the area as a Banking Development district designation by participating in a tour with NYS Department of Financial Services. The branch, although small, is the only branch in the community and provides vital financial services for seniors, businesses, and community residents.



## NWBRC from 2020 - July 2022: Financial and Housing Resources

- 1:1 Financial Coaching, Empowerment & Workshops
- Rental Arrears, Eviction and Foreclosure Prevention referrals
- NYC Rent Freeze + Housing Connect
- Filing Tax program (VITA) & Bank Accounts



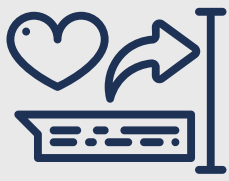
Program users attended 5,260 one-on-one appointments to help build financial stability and housing security.



NWBRC served 2,258 residents and families. 1,071 households live in Bronx CB 5, 6 and 7.



41 virtual events including Fall Fest and Ask UNHP were held and attracted over 3,199 participants.



Monthly bilingual newsletters offered timely information on COVID relief programs and financial empowerment opportunities to over 3,700 NWBRC program users.



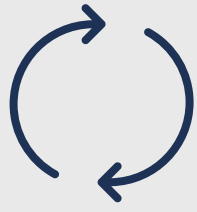
113 seniors & disabled households were approved for the NYC Rent Freeze programs.



The average income of program users was \$25,505.

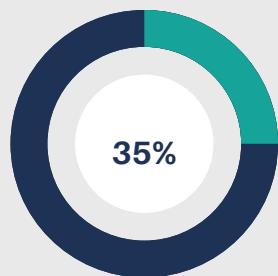


902 NYC residents were assisted with Housing Connect, the city's online affordable housing portal. 8,360 lotteries were submitted, over half of these applications were to 105 Bronx properties.

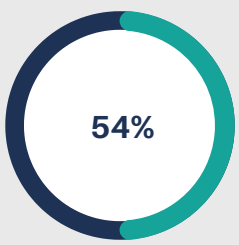


448 program users utilized more than one of our services.

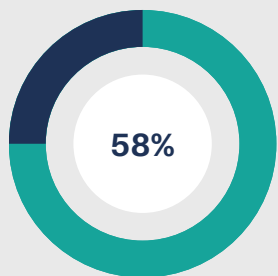
For the last 10 years, the NWBRC has served the Bronx community in which we work. Our program users are majority low-income, elderly, Black, Latino/a and immigrant families and individuals.



34.82% of users serviced were Seniors (62 years+).



54.4% of program users serviced were foreign born.



57.6% of residents served were Spanish-only speakers or bilingual.

## Community Resource Guide (CRG)

UNHP's CRG is getting a major update! Located on our website, it offered important links and resources for community-focused research. The CRG will still serve as a compilation of links and resources which will be divided into four categories: Monthly Highlights, Homeowners, Tenants, and Data & Maps. The new resources will be a series of four guides to understanding the Automated City Register Information System (ACRIS), researching individual buildings, uncovering landlord portfolios, and building an understanding of landlord operation and real estate investment.



## Bronx People's Credit Union

An exciting collaborative initiative is underway to open a new credit union in the Bronx! UNHP, [Whedco](#), [Nos Quedamos](#), [Banana Kelly](#), and the [LES People's Federal Credit Union](#) are working together to open a physical branch of the LESPFCU in our community that will offer financial products and services that will promote financial stability and growth. As part of that effort a People's Credit Union Mobile Branch has been at various locations and stationed outside of UNHP's buildings twice a month to offer information about their services and open accounts. UNHP superintendent and new credit union member Jose could not be happier.

"This has been my first experience with credit unions, and it's been great. I especially like how it gives people access to financial counseling and information on how to take out loans. I wish I knew about the credit union before, I would never have gone to a commercial bank."

## Edison Arms

Thanks to nearly \$500,000 in funding secured by Edison Arms through the NYS Weatherization Assistance Program, the 70 unit HUD funded senior housing, will undergo a series of energy-efficient renovations, including the addition of new refrigerators and windows for every resident as well as a replacement boiler, in-unit, and public area lighting, installation of smoke and carbon monoxide detectors, public area forced hot and cold, and other smaller items. Developed by Fordham University and the Fordham Bedford Housing Corporation and managed by Rosehill Housing Management, Edison Arms has offered affordable housing for seniors in the Bronx since 1993. UNHP is overseeing the renovations.

Gustavo B. moved into Edison Arms just over a year ago. He was unable to open his old windows and they were not well insulated from the cold or the loud music that his neighbors occasionally play on the weekends. Thanks to the new windows installed in his apartment, Gustavo can't wait for the summer to be here to let fresh air into his apartment and finally get some peace and quiet on Saturday nights.





# Corporate & Foundation Grants

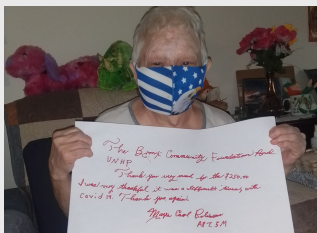
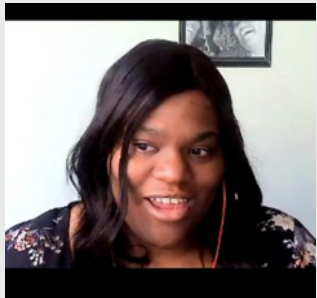
## Corporate and Foundation Grants



Thank you to all our annual fundraiser sponsors! A summary of these virtual events and a list of our sponsors can be found in these links:

[2020 Affordable Housing Webinar](#)

[2021 What We Do: UNHP & Mission](#)



- Amalgamated Bank
- Apple Bank Savings
- Bank United
- BNY Mellon
- BNB Bank
- The Bronx Community Relief Fund
- Capital One Foundation
- Citi
- Credit Builders Alliance
- Dime Community Bank
- Enterprise Community Partners
- Esquire Bank
- Goldman Sachs
- HSBC
- The Hyde and Watson Foundation
- JPMorgan Chase
- Eileen and William Kreussling
- M&T Bank
- Metzger-Price Fund
- New York Community Bank
- Charles H. Revson Foundation
- Ridgewood Savings Bank
- Santander Bank, N.A.
- Signature Bank
- State Bank of India
- Sterling National Bank Foundation
- TD Charitable Foundation
- Valley National Bank
- We Are all New York (JCRC-NY)
- Webster Bank for the Bronx Financial Access Coalition
- Wells Fargo

## Board Members

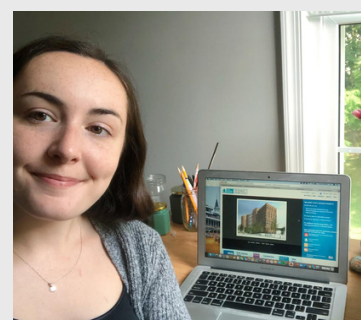
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- John Garcia
- Roger Hayes
- VaNessa LaNier
- Niki Quiterio
- Dr. Henry Schwalbenberg





# A Thank You to Our Volunteers, Interns and IPED Fellows!

UNHP has a small staff with big ambitions! Interns and volunteers are an important part of our organization and our work towards our mission. From 2020 through 2022 UNHP worked with 75 volunteers and interns, and 4 graduate fellows from Fordham University's International Political and Economic Development Program. The IPED Paul Coverdale fellows are all returning Peace Corps volunteers who have worked with UNHP during their studies; they bring their interest, analytical, and program skills to our work. The pandemic brought the challenges of transitioning to remote and virtual work with volunteers and interns. A shoutout to Anna Margarita Canero, IPED Fellow, who created and oversaw our remote volunteer engagement during our virtual 2021 Free Tax Prep program. A sincere thank you to all those who have volunteered or interned with us to help us to achieve our mission.





# Discover UNHP

## Discover more about UNHP

- [Guides](#)
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## Follow Us



*Thank You for Supporting What We Do!*



... is a series of events that illustrate the unique ways that UNHP works towards its affordable housing and Bronx community service mission as well as an effort to raise funds for that work through sponsorships and donations. As a community-based housing developer, Bronx-focused researcher, and direct services provider, UNHP uses *Research and Action, Community Development, and Neighborhood Service* to create and preserve affordable housing and bring resources to our Bronx community. Your contribution helps UNHP do *WHAT WE DO* in our Bronx community!

COMMUNITY DEVELOPMENT • RESEARCH & ACTION • RESOURCES FOR BRONX RESIDENTS

**University Neighborhood Housing Program**

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